

Are you prepared for a flood??

Steps to Prepare for a Flood

Know Your Flood Hazard

- ❖ Many areas of Kershaw County are subject to flooding.
- ❖ Flood Insurance Rate Maps (FIRM) are used to determine if your property is in a Special Flood Hazard Area (SFHA)
- ❖ To find out if your property is in a SFHA contact the Planning & Zoning Department at 803-425-7233
- ❖ FEMA Flood Maps are also available online for free public viewing at msc.fema.gov/portal

Insure Your Property

- ❖ **GET FLOOD INSURANCE!**
- ❖ Flood insurance is your first line of defense against flooding.
- ❖ Flooding is not covered by a standard homeowner's insurance policy.
- ❖ Contact your insurance agent to find out more about flood insurance.

Protect Yourself and Your Family

- ❖ Never attempt to drive through flooded roadways. As little as two feet of water can carry away most vehicles including SUV's.
Turn Around, Don't Drown!
- ❖ Keep an emergency supply kit including non-perishable food, water, batteries, flashlights, manual can opener, and a battery-operated radio.
- ❖ If flooding threatens your home turn off electricity at the main breaker. If you lose power, turn off all major appliances.
- ❖ Turn off the gas and be alert for leaks.
- ❖ Evacuate early and follow established evacuation routes when there is a potential threat.
- ❖ Discuss a family emergency plan. It is important to know how to contact each other, how you will get back together and what you will do in case of an emergency.
- ❖ Designate a place where your family can meet after evacuation.
- ❖ Avoid low-lying areas. Seek shelter in the highest areas possible.

Protect Your Property from the Hazard

- ❖ If a flood is imminent, protect your property by sandbagging areas vulnerable to the entry of water.
- ❖ Inventory and photograph your home's contents and put important papers and insurance policies in a safe place.
- ❖ Valuables and furniture may be moved to higher areas of the dwelling to minimize damage.

Build Responsibly

- ❖ Most repairs will require a building permit. Before you build, fill or otherwise develop in a floodplain, contact the Planning & Zoning department at 803-425-7233 to inquire about building permits and to discuss the regulations in detail.
- ❖ Use only licensed contractors who know the rules.
- ❖ Without a building permit there is no guarantee that the work being performed is safe and up to code.
- ❖ The National Flood Insurance Program requires that if your structure is located within a SFHA, and your structure is damaged or improved to an amount of 50% or more of the structure's pre-improvement value, the structure must be brought into compliance with the current regulations of the flood damage prevention ordinance and building codes. This regulation is the substantial improvement rule and improvements are counted for 5 years.

Protect Natural Floodplain Functions

- ❖ Report broken silt fences: they help keep our streams clean.
- ❖ No dumping because it will flow to the river.
- ❖ Do not dump into or block storm drains.

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Flood Hazard Information

